

Information on Continuation of Coverage While on LOA Under USERRA and VBIA

Health, Dental, Vision Care, Life Insurance Coverage Continuation

During periods of approved military leave under the Uniformed Services Employment and Reemployment Rights Act (USERRA), employee's health, dental and vision care coverage in effect at the time of leave may be continued for up to 24 months. Employees will be required to pay the same share of the premium as an active employee for the first 12 weeks of leave, the full leave of absence premium after 12 weeks and up to 1 year from the beginning date of military service, and the COBRA premium rate (100% premium and 2% administrative fee) for the next 12 months.

Basic Life (AD&D), Optional Life (AD&D) Coverage Continuation

The employee's life insurance coverage in effect at the time of leave will continue for up to 1 year, provided the employee pays the full premium.

Refer to the following premium rates:

- [Health Insurance Deduction and Premium Amounts for Regular Employees](#)
- [Leave of Absence Other Than Family and Medical Leave - Premiums for Continuation of Benefits](#)
- [COBRA Premiums for Continuation of Benefits for Regular Employees and Dependents](#)

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